

STIC Database Tracking Number:

To: Shahid Merchant
Location: Knox 4B87
Art Unit: 3692
Date: September 14, 2009
Case Serial Number:
10/ 728,222

From: Caryn Wesner-Early
Location: EI C3600
KNX 4B59
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caryn.wesner-
early@uspto.gov

Search Notes

Dear Examiner Merchant:

Please find attached the results of your search for the above-referenced case. The search was conducted in the template files.

I have listed references of *potential* interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Caryn S. Wesner-Early, MSLS
ASRC Technical Information Specialist
EIC 3600, US Patent & Trademark Office

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I. References of Potential Interest

Dialog

16/3,K/3 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

03188005 Supplier Number: 44363346 (USE FORMAT 7 FOR FULLTEXT)

The Japanese Experience

APS Review Downstream Trends, v42, n2, pN/A

Jan 17, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 844

... With Arabian Light long established as a marker, official OPEC selling prices were lower than market prices. But OPEC NOCs imposed special premia over official postings. In some Gulf countries power brokers close to the top added their own commissions over the selling price and made big fortunes. In Iraq the special "access premium" over the price went as high as \$8/barrel in one known case. BP and Shell...

...March 1980, at the height of the fever, committing themselves to pay a \$3.50 premium over the government selling price to obtain supplies. The market quickly turned and they found themselves hit by a government prices that lagged the market down, and by the premium. Kuwait refused to review the contract, with a residue of bitterness said to have re-emerged when the issue of the...

II. Inventor Search Results from Dialog

? show files;ds;cost;logoff hold
File 471:New York Times Fulltext 1980-2009/Sep 14
 (c) 2009 The New York Times
File 139:EconLit 1969-2009/Aug
 (c) 2009 American Economic Association
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage
File 474:New York Times Abs 1969-2009/Sep 14
 (c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Sep 14
 (c) 2009 The New York Times
File 35:Dissertation Abs Online 1861-2009/Aug
 (c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Sep 14
 (c) 2009 BLDSC all rts. reserv.
File 141:Readers Guide 1983-2009/Aug
 (c) 2009 The HW Wilson Co
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug
 (c) 2009 The HW Wilson Co.
File 256:TecTrends 1982-2009/Sep W1
 (c) 2009 Info.Sources Inc. All rights res.
File 2:INSPEC 1898-2009/Sep W1
 (c) 2009 The IET
File 634:San Jose Mercury Jun 1985-2009/Sep 11
 (c) 2009 San Jose Mercury News
File 610:Business Wire 1999-2009/Sep 14
 (c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Sep 14
 (c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
File 20:Dialog Global Reporter 1997-2009/Sep 13
 (c) 2009 Dialog
File 997:Newsroom 2000-2003
 (c) 2009 Dialog
File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Sep W1
 (c) 2009 ProQuest Info&Learning
File 249:Mgt. & Mktg. Abs. 1976-2007Apr W5
 (c) 2007 Pira International
File 9:Business & Industry(R) Jul/1994-2009/Sep 12

(c) 2009 Gale/Cengage
 File 13: BAMP 2009/Sep 10
 (c) 2009 Gale/Cengage
 File 15: ABI/Inform(R) 1971-2009/Sep 12
 (c) 2009 ProQuest Info&Learning
 File 16: Gale Group PROMT(R) 1990-2009/Aug 19
 (c) 2009 Gale/Cengage
 File 47: Gale Group Magazine DB(TM) 1959-2009/Aug 31
 (c) 2009 Gale/Cengage
 File 75: TGG Management Contents(R) 86-2009/Aug W3
 (c) 2009 Gale/Cengage
 File 148: Gale Group Trade & Industry DB 1976-2009/Aug 26
 (c) 2009 Gale/Cengage
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275: Gale Group Computer DB(TM) 1983-2009/Aug 13
 (c) 2009 Gale/Cengage
 File 485: Accounting & Tax DB 1971-2009/Sep W1
 (c) 2009 ProQuest Info&Learning
 File 621: Gale Group New Prod. Annou.(R) 1985-2009/Aug 05
 (c) 2009 Gale/Cengage
 File 636: Gale Group Newsletter DB(TM) 1987-2009/Aug 19
 (c) 2009 Gale/Cengage
 File 267: Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 624: McGraw-Hill Publications 1985-2009/Sep 14
 (c) 2009 McGraw-Hill Co. Inc
 File 625: American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 56: Computer and Information Systems Abstracts 1966-2009/Aug
 (c) 2009 CSA.
 File 120: U.S. Copyrights 1978-2009/Sep 04
 (c) format only 2009 Dialog
 File 426: LCMARC-Books 1968-2009/Sep W1
 (c) format only 2009 Dialog
 File 430: British Books in Print 2007/Jan W3
 (c) 2007 J. Whitaker & Sons Ltd.
 File 483: Newspaper Abs Daily 1986-2009/Sep 13
 (c) 2009 ProQuest Info&Learning
 File 347: JAPIO Dec 1976-2009/May(Updated 090903)
 (c) 2009 JPO & JAPIO
 File 348: EUROPEAN PATENTS 1978-200937
 (c) 2009 European Patent Office
 File 349: PCT FULLTEXT 1979-2009/UB= 20090910| UT= 20090903
 (c) 2009 WIPO/Thomson
 File 350: Derwent WPIX 1963-2009/UD= 200958
 (c) 2009 Thomson Reuters
 File 371: French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	517	AU= (KWAN K? OR KWAN, K? OR KWAN(2N)(KHAI OR KHAIHEE))
S2	241	S1 FROM 347,348,349,350,371
S3	5	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(-FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR -COMPENSATION)
S4	5	S2 AND S3
S5	5	IDPAT (sorted in duplicate/non-duplicate order)
S6	5	IDPAT (primary/non-duplicate records only)
S7	276	S1 NOT S2
S8	0	S3 AND S7
S9	0	S7 AND (MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR R-ECOMMENDED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGE-STD OR ORDINARY OR STANDARD)) (PRICE OR PRICES OR PRICING OR CHARGE OR CHARGES OR COST OR COSTS OR VALUATION))
S10	2	S7 AND (CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR -BINDING)) (OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY)
S11	2	RD (unique items)
S12	7	S6 OR S11

12/AA,AN,AZ,AU,TI/1 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2009 ProQuest Info&Learning. All rts. reserv.
02336733
Adaptive stream filters for entity-based queries with non-value tolerance
Author: Kwan, Kang Lun

12/AA,AN,AZ,AU,TI/2 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2009 The IET. All rts. reserv.
07681878
Title: Seismic isolation of pool-type tanks for the storage of nuclear spent fuel assemblies
Authors(s): Park, J.-H.; Moo Koh, H.; Kwan Kim, J.

12/AA,AN,AZ,AU,TI/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00789155
VOICE AND DATA EXCHANGE OVER A PACKET BASED NETWORK
CENTRAL VOCAL ET NUMERIQUE VIA UN RESEAU DE TYPE PAQUETS
Patent Applicant/Inventor:
LI Henry, 200-13711 International Place, Richmond, British Columbia V6V
2Z8, CA, CA (Residence), CA (Nationality), (Designated only for: US)
KWAN Kenny C

12/AA,AN,AZ,AU,TI/4 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00749056
GATEWAY WITH VOICE
PASSERELLE VOCALE
Patent Applicant/Inventor:
LI Henry, 170-6651 Fraserwood Place, Richmond, British Columbia V6W 1J3,
CA, CA (Residence), CA (Nationality), (Designated only for: US)
KWAN Kenny C

12/AA,AN,AZ,AU,TI/5 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0015512792
WPI ACC NO: 2006-076935/
Transporter e.g. aircraft, option premium determining method for use
over telecommunication network, involves receiving transporter pricing
information from user relative to future purchase of transporter e.g. motor-cycle
Original Titles:
Method, apparatus and program to offer a vehicle option contract over a network
Local Applications (No Type Date): US 2002434819 P 20021213; US
2003438090 P 20030102; US 2003728222 A 20031127; US 2005213649 A
20050829
Priority Applications (no., kind, date): US 2002434819 P 20021213; US
2003438090 P 20030102; US 2003728222 A 20031127; US 2005213649 A
20050829

12/AA,AN,AZ,AU,TI/6 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014344859
WPI ACC NO: 2004-533062/
Vehicle option determination method over internet, involves calculating
vehicle option premium based on vehicle pricing information related
to future purchase or sell of vehicle, which is received from user
Original Titles:
Method, apparatus and program for user to determine the ownership cost of a
motor vehicle
Local Applications (No Type Date): US 2002434819 P 20021213; US
2003438090 P 20030102; US 2003728222 A 20031127
Priority Applications (no., kind, date): US 2002434819 P 20021213; US
2003438090 P 20030102; US 2003728222 A 20031127

12/AA,AN,AZ,AU,TI/7 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0012495789
WPI ACC NO: 2002-443298/

Admission reservation agency system for university, receives course factors and pricing information from agent terminal, to calculate price of option to pay for educational course

Original Titles:

Method, apparatus and program for pricing, transferring, buying, selling and exercising financial options for paying educational course fees

Method, apparatus and program for pricing, transferring, buying, selling and exercising financial options for paying educational course fees

Local Applications (No Type Date): US 2000224897 P 20000814; US 2001922489 A 20010806; US 2001922489 A 20010806

Priority Applications (no., kind, date): US 2000224897 P 20000814; US 2001922489 A 20010806

12/3,K/5 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0015512792 - Drawing available
WPI ACC NO: 2006-076935/200608
Related WPI Acc No: 2004-533062
XRPX Acc No: N2006-066688

Transporter e.g. aircraft, option premium determining method for use
over telecommunication network, involves receiving transporter pricing
information from user relative to future purchase of transporter e.g. motor-cycle

Patent Assignee: KWAN K H (KWAN-I)

Inventor: KWAN K H

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20050289048	A1	20051229	US 2002434819	P	20021213	200608 B
			US 2003438090	P	20030102	
			US 2003728222	A	20031127	
			US 2005213649	A	20050829	

Priority Applications (no., kind, date): US 2002434819 P 20021213; US
2003438090 P 20030102; US 2003728222 A 20031127; US 2005213649 A
20050829

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20050289048	A1	EN	13	5	Related to Provisional US 2002434819 Related to Provisional US 2003438090 C-I-P of application US 2003728222
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Transporter e.g. aircraft, option premium determining method for use
over telecommunication network, involves receiving transporter pricing
information from user relative...

Inventor: KWAN K H

Alerting Abstract ...to a future purchase of a transporter e.g.
motor-cycle. A transporter put option premium is calculated. The
transporter put option premium is outputted to the user for decision.
The calculated put option premium is used as a mark down price. A
counter offer price is calculated and probability...
...a computer program product for determining transporter option
premium a computer system comprising a client workstation...

< removed unnecessary information >

...from user relative to the future purchase of a transporter;calculating
the transporter put option premium;outputting the transporter put
option premium to the user for decision; andwhereby the said
put option provides the seller the right but not obligation to sell
the transporter to user.

12/3,K/7 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0012495789 - Drawing available
WPI ACC NO: 2002-443298/200247
XRPX Acc No: N2002-349233

Admission reservation agency system for university, receives course factors
and pricing information from agent terminal, to calculate price of option
to pay for educational course

Patent Assignee: KWAN K H (KWAN-I)

Inventor: KWAN K H

Patent Family (2 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020042767	A1	20020411	US 2000224897	P	20000814	200247 B
			US 2001922489	A	20010806	

US 7395234	B2	20080701	US 2001922489	A	20010806	200845 E
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Priority Applications (no., kind, date): US 2000224897 P 20000814; US
2001922489 A 20010806

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20020042767	A1	EN	17	8	Related to Provisional	US 2000224897
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Examiner:

Original Abstracts:

...education course fee today. If the institution should decide to offer
this contract then a premium is calculated to secure this contract.
The benefits of this invention is that users will...

...but not obligation to pay the fixed education fees. By contracting early
and receiving a premium, these institutions will be reliably funded
and at a cheaper rate as well.

Claims:

III. Text Search Results from Dialog - Patents

A. Abstract Databases

? show files;ds;cost;logoff hold

File 347:JAPIO Dec 1976-2009/May(Updated 090903)

(c) 2009 JPO & JAPIO

File 350:Derwent WPIX 1963-2009/UD= 200958

(c) 2009 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S0	2	* KEEP*
S1	6582	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S2	6582	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S3	2503	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLA- RY OR BESIDES
S4	56	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMEND- ED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR - ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE - OR CHARGES OR COST OR COSTS OR VALUATION)
S5	16	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKI- NG)()OWNERSHIP)
S6	496	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)- ()(OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY
S7	2	S3(3W)S4
S8	2	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	0	S2(S)S3(S)S4(S)S5(S)S6
S11	2	S3(5W)S4
S12	5	S3(5N)S4
S13	3	S2(S)S3(S)S4(S)S6
S14	7	S2 AND S3 AND S4 AND (S5 OR S6)
S15	7	S0 OR S13 OR S14
S16	7	IDPAT (sorted in duplicate/non-duplicate order)
S17	7	IDPAT (primary/non-duplicate records only)

17/AN,AZ,TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0018753585

Management system for contract for difference (CFD) trading, has processing module with computer program codes for debiting or crediting financial account based on data concerning purchase or sale received from user interface module

Original Titles:

Contract for difference trading system and method

Management System for Contracts for Difference

Local Applications (No Type Date): GB 200815431 A 20080822; US 2008197256
A 20080823; SG 20086273 A 20080822; AU 2008207468 A 20080822

Priority Applications (no., kind, date): GB 200716586 A 20070824

17/AN,AZ,TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0018311284

Method of executing transaction related to purchase of fuel, involves purchasing fuel from retail merchant at merchant's retail price

Original Titles:

Method of Hedging Retail Transactions for Fuel

METHOD OF HEDGING RETAIL TRANSACTIONS FOR FUEL

PROCEDE DE COUVERTURE DES TRANSACTIONS DE VENTE AU DETAIL POUR DU CARBURANT

Local Applications (No Type Date): US 2007913399 P 20070423; US
2007924836 A 20071026; WO 2008US61298 A 20080423

Priority Applications (no., kind, date): US 2007913399 P 20070423; US
2007924836 A 20071026

17/AN,AZ,TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0018061920

Price protection providing method for commodity e.g. crude oil purchasing, involves providing price protection contract, and commodity purchased at lock price if retail price of commodity is above lock price

Original Titles:

Method and system for providing price protection for commodity purchasing through price protection contracts

PROCEDE ET SYSTEME PERMETTANT D'ASSURER UNE PROTECTION DES PRIX POUR UN ACHAT DE PRODUIT PAR LE BIAIS DE CONTRATS DE PROTECTION DES PRIX

Local Applications (No Type Date): US 2007705571 A 20070212; WO
2008US53669 A 20080212

Priority Applications (no., kind, date): US 2007705571 A 20070212

17/AN,AZ,TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0014947100

Financial unit e.g. tax-deductible unit structured mandatory convertible security, has forward purchase contract obligates issuer to pay purchaser of unit contract payment within settlement date when unit is issued

Original Titles:

Enhanced premium equity participating securities

Local Applications (No Type Date): US 2003679054 A 20031003

Priority Applications (no., kind, date): US 2003679054 A 20031003

17/AN,AZ,TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0014621574

Electricity retail price forecasting method, involves determining risk premium to be added to forecasted price, based on expected wholesale price volatility and variability of load, and presenting supply price analysis results

Original Titles:

System and method for energy price forecasting automation

Local Applications (No Type Date): US 2004826422 A 20040416

Priority Applications (no., kind, date): US 2004826422 A 20040416

17/AN,AZ,TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0014344859

Vehicle option determination method over internet, involves calculating vehicle option premium based on vehicle pricing information related to future purchase or sell of vehicle, which is received from user

Original Titles:

Method, apparatus and program for user to determine the ownership cost of a motor vehicle

Local Applications (No Type Date): US 2002434819 P 20021213; US

2003438090 P 20030102; US 2003728222 A 20031127

Priority Applications (no., kind, date): US 2002434819 P 20021213; US

2003438090 P 20030102; US 2003728222 A 20031127

17/AN,AZ,TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0004435961

Purchasing system with rebate feature for retail marketing - computes rebate due to each purchaser based on cost of goods and services, and transfer money to vendor

Original Titles:

Purchasing system with rebate feature

Local Applications (No Type Date): US 1986917894 A 19861010

Priority Applications (no., kind, date): US 1986917894 A 19861010

17/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0018753585 - Drawing available
WPI ACC NO: 2009-F31169/200916

Management system for contract for difference (CFD) trading, has processing module with computer program codes for debiting or crediting financial account based on data concerning purchase or sale received from user interface module

Patent Assignee: SPREAD CO LTD (SPRE-N)

Inventor: PABARI A

Patent Family (4 patents, 4 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
GB 2452163	A	20090225	GB 200815431	A	20080822	200916 B
US 20090055442	A1	20090226	US 2008197256	A	20080823	200917 E
SG 150480	A1	20090330	SG 20086273	A	20080822	200926 E
AU 2008207468	A1	20090312	AU 2008207468	A	20080822	200952 E

Priority Applications (no., kind, date): GB 200716586 A 20070824

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
GB 2452163	A	EN	49	1		
SG 150480	A1	EN				

Original Titles:

Contract for difference trading system and method...

Alerting Abstract ...ADVANTAGE - Enables clients to know in advance the maximum downside risk when purchasing a premium CFD. Enables clients to have the option to set a stop loss of their choice by payment of an additional premium. Ensures that clients will not lose more than their initial purchase price and any additional premium. Ensures that no extra charges for protecting the downside risk, and no extra funds required in client's account to pay financing costs and corporate actions. Ensures that...

Title Terms.../Index Terms/Additional Words: CONTRACT;

Original Abstracts:

A system and method for contract for difference (CFD) trading includes receiving user inputs at a user interface 25 regarding a...

...A management system for contract for difference trading is disclosed. The system includes a user interface module and a processing...

...includes computer program code for receiving user inputs on a purchase or sale of a contract for difference and computer program code for communicating data to the processing module in dependence...

Claims:

1. A management system for contract for difference trading

comprising: a user interface module and a processing module, the user interface...

...including computer program code for receiving user inputs on a purchase or sale of a contract for difference and computer program code for communicating data to the processing module in dependence...

...computer program code is arranged to debit a financial account for the value of the contract for difference to be purchased, if the data concerns a sale, the computer program code is arranged to credit a financial account for the value of the contract for difference to be sold.

17/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0018061920 - Drawing available
WPI ACC NO: 2008-J82249/200857
XRPX Acc No: N2008-710389

Price protection providing method for commodity e.g. crude oil purchasing, involves providing price protection contract, and commodity purchased at lock price if retail price of commodity is above lock price

Patent Assignee: BONSIGNORE M R (BONS-I); FELL R M (FELL-I); MAGNUSON G A (MAGN-I); PAINTER S (PAIN-I); PRICELOCK INC (PRIC-N); REED B P (REED-I)
Inventor: BONSIGNORE M R; FELL R M; MAGNUSON G A; PAINTER S; REED B P
Patent Family (2 patents, 121 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20080195432	A1	20080814	US 2007705571	A	20070212	200857 B
WO 2008100897	A1	20080821	WO 2008US53669	A	20080212	200857 E

Priority Applications (no., kind, date): US 2007705571 A 20070212

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20080195432	A1	EN	33	12		
WO 2008100897	A1	EN				

National Designated States,Original: AE AG AL AM AO AT AU AZ BA BB BG BH
BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE
GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT
LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS
RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
FI FR GB GH GM GR HR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL NO OA
PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

Alerting Abstract ...NOVELTY - The method involves providing a price protection contract for a commodity e.g. crude oil, to a consumer, where the price protection contract has an associated quantity, time period, lock price and locale. The lock price is determined...
...and for purchasing the commodity that can be purchased at the lock price

if a retail price of the commodity during purchase is above the lock price or at the retail price. ...including charging a consumer with certain amount for the ability to obtain the price protection contract, charging a consumer according to the quantity of fuel covered by the price protection contract, inclusion of an insurance premium on the lock price provided to the consumer through the price protection contract, charging a membership fee charged to those who desire to utilize various aspects or functionalities...

...a financial institution and the consumer market so that consumers can obtain a price protection contract for fuel without any direct dealings with the financial institution...

Title Terms.../Index Terms/Additional Words: CONTRACT; ...
...ABOVE

Original Abstracts:

...the provisioning of price protection contracts which provide price protection against adverse fluctuations in the retail price of a commodity to a consumer are disclosed. While these price protection contracts may pertain...

...the present invention may provide the ability for fleet managers to obtain a price protection contract for the purchase of fuel where the price protection contract specifies at least one lock price, quantity, locale and time period such that the price protection contract may guarantee the right to aggregately purchase the quantity of fuel in the locale at the lock...

...the provisioning of price protection contracts which provide price protection against adverse fluctuations in the retail price of a commodity to a consumer are disclosed. While these price protection contracts may pertain...

...the present invention may provide the ability for fleet managers to obtain a price protection contract for the purchase of fuel where the price protection contract specifies at least one lock price, quantity, locale and time period such that the price protection contract may guarantee the right to aggregately purchase the quantity of fuel in the locale at the lock...

Claims:

...comprising: obtaining data regarding desired price protection from a consumer; and providing a price protection contract for a commodity to a consumer where the price protection contract has an associated quantity, time period, lock price and locale wherein the lock price is...

...and for each purchase the commodity may be purchased at the lock price if a retail price of the commodity at a time of the purchase is above the lock price or at the retail price otherwise.

17/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0014621574 - Drawing available
WPI ACC NO: 2004-803562/200479
XRPX Acc No: N2004-633422

Electricity retail price forecasting method, involves
determining risk premium to be added to forecasted price, based
on expected wholesale price volatility and variability of load, and
presenting supply price analysis results

Patent Assignee: FOSTER A E (FOST-I); GREINER K (GREI-I)

Inventor: FOSTER A E; GREINER K

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040215529	A1	20041028	US 2004826422	A	20040416	200479 B

Priority Applications (no., kind, date): US 2004826422 A 20040416

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20040215529	A1	EN	34	18		
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Electricity retail price forecasting method, involves
determining risk premium to be added to forecasted price, based
on expected wholesale price volatility and variability of load, and presenting...

Alerting Abstract ...NOVELTY - The method involves determining a risk
premium to be added to the forecasted retail price,
based on an expected wholesale price volatility and variability of customer
load. A supply price...

...a computer program product for forecasting a retail price of
electricity for an end-user customer in a deregulated market a
computer system for forecasting a retail price of electricity
for an end-user customer in a deregulated market...

...USE - Used for forecasting the retail price of electricity
for an end user customer and providing the information to large
commercial and industrial companies in a deregulated energy market...

...forecast data is used by energy managers to optimize energy procurement
strategies with respect to contract lengths, pricing and contractual
structures, risk management, and market timing. The data is also used
to evaluate expected costs and potential risks of...

Title Terms.../Index Terms/Additional Words: PREMIUM;

Original Abstracts:

A method and computer program product for forecasting the retail
price of electricity for a customer in a deregulated
market and for providing probabilistic valuation of costs and risks. The...

...forecasts of load-weighted wholesale prices and costs for a customer;
determining a supplier risk premium to be added to the
forecasted retail price based on an expected
wholesale price volatility, an expected variability of customer load, and a
set of contractual conditions governing price structure, volume
flexibility, and financial options embedded within a contract;
performing a supply price analysis; and presenting the results of the
supply price analysis to the customer. The method...
...or financial valuation of options embedded in supply contracts such as
collars (caps/floors) and contract extension options from the
supplier or the end-user and combining the results with the results of the supply...

Claims:

What is claimed: 1. A method for forecasting a retail
price of electricity for an end user customer in a
deregulated market, comprising the steps of: performing a digital
simulation of marginal clearing prices and hourly customer load;
determining a risk premium to be added to the forecasted
retail price based on an expected wholesale price
volatility and an expected variability of customer load;
performing a supply price analysis; and presenting the results of the
supply price analysis...

17/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0014344859 - Drawing available
WPI ACC NO: 2004-533062/200451
Related WPI Acc No: 2006-076935
XRPX Acc No: N2004-422192

Vehicle option determination method over internet, involves
calculating vehicle option premium based on vehicle pricing
information related to future purchase or sell of vehicle, which is received from user

Patent Assignee: KWAN K H (KWAN-I)

Inventor: KWAN K H

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040128226	A1	20040701	US 2002434819	P	20021213	200451 B
			US 2003438090	P	20030102	
			US 2003728222	A	20031127	

Priority Applications (no., kind, date): US 2002434819 P 20021213; US
2003438090 P 20030102; US 2003728222 A 20031127

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20040128226	A1	EN	17	6	Related to Provisional	US 2002434819 Related to Provisional US 2003438090

Vehicle option determination method over internet, involves calculating vehicle option premium based on vehicle pricing information related to future purchase or sell of vehicle, which is...

Alerting Abstract ...NOVELTY - The vehicle option premium is calculated based on the vehicle pricing information relative to the future purchase or sell...

...a user. A payment transaction is performed if the user accepts the offered vehicle option premium, and if not the user is suggested to revise pricing information or to terminate....For determining option of motor vehicle and vehicle used for transporting goods, services and passengers, over network e.g. internet connected to central controller and terminals of manufacturer, dealer and purchaser...

...motor vehicle purchaser with a certain purchasing the price in the future and a certain selling price of the same vehicle in future. Enables to provide the total ownership cost of vehicle to a purchaser and predictable capacity...

Title Terms.../Index Terms/Additional Words: PREMIUM;

Original Abstracts:

An apparatus, method and program for user to contract a total ownership value by calculating premium (booking fee and buy back fee) both in monetary terms or premium. Calculation of booking fee and buy back fee for a motor vehicle is disclosed allowing the user to purchase and/or sell a vehicle at the both prices of his own choosing within a future period whereby premium in consideration provides a right but not an obligation.

Claims:

1. A method for determining vehicle option over a network connected to a central controller and a plurality of terminals, comprising the steps:in response to vehicle...
...user relative to the future purchase or sell of a vehicle;calculating the vehicle option premium based on vehicle pricing information;outputting the vehicle option premium to the user for decision; andif user accepts the vehicle option premium offered, perform a payment transaction else suggest user to revise pricing information or terminate.

B. Full-Text Databases

? show files;ds;cost;logoff hold

File 348:EUROPEAN PATENTS 1978-200937

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB= 20090910|UT= 20090903

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	17625	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY() BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S2	17625	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY() BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S3	17309	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLA- RY OR BESIDES
S4	891	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMEND- ED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR - ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE - OR CHARGES OR COST OR COSTS OR VALUATION)
S5	734	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKI- NG)()OWNERSHIP)
S6	2632	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)- ()(OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY
S7	66	S3(3W)S4
S8	7	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	2	S2(S)S3(S)S4(S)S5(S)S6
S11	3	S2(S)(S5 OR S6)(S)S7
S12	16	S2(S)S7
S13	18	S10 OR S11 OR S12
S14	12	S13 AND IC= (G06F OR G06Q)
S15	12	IDPAT (sorted in duplicate/non-duplicate order)
S16	12	IDPAT (primary/non-duplicate records only)

16/AN,AZ,TI/1 (Item 1 from file: 349)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

01822113

AUTOMATED SYSTEMS AND METHODS FOR OBTAINING, STORING, PROCESSING AND UTILIZING IMMUNOLOGIC AND OTHER INFORMATION OF AN INDIVIDUAL AND POPULATION FOR VARIOUS USES

SYSTEMES ET PROCEDES AUTOMATISES POUR OBTENIR, STOCKER, TRAITER ET
UTILISER DES INFORMATIONS IMMUNOLOGIQUES ET AUTRES CONCERNANT UN
INDIVIDU ET UNE POPULATION POUR DIVERSES UTILISATIONS

Application: WO 2008US12658 20081110 (PCT/WO US2008012658)

16/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01791340

SYSTEM AND METHOD FOR FUEL PRICE-PROTECTION
SYSTEME ET PROCEDE DE GARANTIE DU PRIX DU CARBURANT

Application: WO 2008CA1565 20080905 (PCT/WO CA2008001565)

16/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01488570

PROVIDING CONTENT TO MOBILE COMMUNICATION FACILITIES
FOURNITURE DE CONTENU A DES INSTALLATIONS MOBILES DE COMMUNICATION

Application: WO 2006US35976 20060913 (PCT/WO US2006035976)

16/AN,AZ,TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01482280

ENERGY AND CHEMICAL SPECIES UTILITY MANAGEMENT SYSTEM
SYSTEME DE GESTION DE SERVICES, D'ESPECES CHIMIQUES ET D'ENERGIE

Application: WO 2006US34565 20060905 (PCT/WO US2006034565)

16/AN,AZ,TI/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01428246

INSURANCE SYSTEM FOR GEMSTONES
SYSTEME ET PROCEDE ASSOCIANT DES PIERRES PRECIEUSES A UNE POLICE
D'ASSURANCE

Application: WO 2006US12815 20060406 (PCT/WO US2006012815)

16/AN,AZ,TI/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01178121

METHOD AND SYSTEM FOR VERIFYING EXPOSURE TO MESSAGE CONTENT DELIVERED
VIA SUBSCRIPTION NETWORKS

PROCEDE ET SYSTEME DE VERIFICATION D'ACCES AU CONTENU D'UN MESSAGE
DELIVRE PAR DES RESEAUX A SOUSCRIPTION

Application: WO 2004US13661 20040430 (PCT/WO US04013661)

16/AN,AZ,TI/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01154931
PURCHASE ARTICLE DISCOUNT APPARATUS AND METHOD
DISPOSITIF ET PROCEDE POUR REDUCTION SUR ARTICLE D'ACHAT
Application: WO 2004KR393 20040225 (PCT/WO KR04000393)

16/AN,AZ,TI/8 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01144698
SECURE SYSTEM FOR DIGITAL SIGNATURES AND METHODS FOR USE THEREOF
SYSTEME SECURISE POUR SIGNATURES NUMERIQUES ET PROCEDE D'UTILISATION
Application: WO 2004US685 20040112 (PCT/WO US04000685)

16/AN,AZ,TI/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01075479
A METHOD AND SYSTEM OF TRANSFERRING PAYMENT FROM A BUYER TO A SELLER IN
EXCHANGE FOR GOODS OR SERVICES
PROCEDE ET SYSTEME DE TRANSFERT DE PAIEMENTS ENTRE UN ACHETEUR ET UN
VENDEUR EN ECHANGE DE BIENS OU DE SERVICES
Application: WO 2003AU720 20030610 (PCT/WO AU0300720)

16/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00864401
METHOD AND SYSTEM FOR CONTROLLING WARRANTY-RELATED DATA AND SERVICES
PROCEDE ET SYSTEME SERVANT A CONTROLER DES SERVICES ET DES DONNEES
CONCERNANT DES GARANTIES
Application: WO 2001US18956 20010612 (PCT/WO US0118956)

16/AN,AZ,TI/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00806389
SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING
MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS
DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTE
Application: WO 2000US32228 20001122 (PCT/WO US0032228)

16/AN,AZ,TI/12 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.

00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE
DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

16/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01791340 ** Image available**

SYSTEM AND METHOD FOR FUEL PRICE-PROTECTION
SYSTEME ET PROCEDE DE GARANTIE DU PRIX DU CARBURANT

Patent Applicant/Inventor:

HWANG Young, 17 Meadowcliffe Drive, Scarborough, Ontario M1M 2X8, CA, CA
(Residence), CA (Nationality), (Designated for all)

Legal Representative:

CHATTERJEE Jaidip et al (agent), 330 University Avenue, 6th Floor,
Toronto, Ontario M5G 1R7, CA

Patent and Priority Information (Country, Number, Date):

Patent: WO 200930032 A1 20090312 (WO 0930032)

Application: WO 2008CA1565 20080905 (PCT/WO CA2008001565)

Priority Application: US 2007935873 20070905

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE
DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE
KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ
NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ
TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC
MT NL NO PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20777

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q-0030/00...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the customer without expiry. The use of risk management strategies,
charging the customer a service premium over the highest
retail price at the time of purchase of fuel credits, or a
combination thereof, may be particularly...

16/3,K/9 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01075479

A METHOD AND SYSTEM OF TRANSFERRING PAYMENT FROM A BUYER TO A SELLER IN EXCHANGE FOR GOODS OR SERVICES

PROCEDE ET SYSTEME DE TRANSFERT DE PAIEMENTS ENTRE UN ACHETEUR ET UN VENDEUR EN ECHANGE DE BIENS OU DE SERVICES

Patent Applicant/Assignee:

INTERLINE NETWORKS PTY LTD, Suite 301, Level 3, 121 Walker Street, North Sydney, New South Wales 2060, AU, AU (Residence), AU (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

PANDEYA Hans, C/- Interline Networks Pty Ltd, Suite 503, Level 5, 77 Berry Street, North Sydney, New South Wales 2060, AU, AU (Residence),
(Designated only for: US)

Legal Representative:

BALDWIN SHELSTON WATERS (agent), 60 Margaret Street, Sydney, NSW 2000, AU,
Patent and Priority Information (Country, Number, Date):

Patent: WO 2003105031 A1 20031218 (WO 03105031)

Application: WO 2003AU720 20030610 (PCT/WO AU0300720)

Priority Application: AU 20022850 20020607; AU 20023300 20020701

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3966

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

...The telephone number dialled by the user is of the type known as a "
premium rate" telephone number.)"en dialled, these numbers attract
charges different from the regular charges levied by
the telephone service provider. Such numbers may attract a one off charge or...

16/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rts. reserv.

00864401

METHOD AND SYSTEM FOR CONTROLLING WARRANTY-RELATED DATA AND SERVICES
PROCEDE ET SYSTEME SERVANT A CONTROLER DES SERVICES ET DES DONNEES
CONCERNANT DES GARANTIES

Patent Applicant/ Assignee:

HERE2FIX COM INC, 261 West 35th Street, Suite 605, New York, NY 10001, US
, US (Residence), US (Nationality)

Inventor(s):

WALLIS Gidon, Carlton on Madison, 22 East 29th Street, Apt. 116, New
York, NY 10016, US,

PRESS Evan, 22nd Place, Brooklyn, NY 11231, US,

Legal Representative:

CONNER Larry W (et al) (agent), Calfee, Halter & Griswold LLP, 1400

McDonald Investment Center, 800 Superior Avenue, Cleveland, OH 44114, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200197139 A2 20011220 (WO 0197139)

Application: WO 2001US18956 20010612 (PCT/WO US0118956)

Priority Application: US 2000211235 20000612

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7982

Main International Patent Class (v7): G06F-017/ 60

Fulltext Availability:

Detailed Description

...Billions of dollars are spent each year on products which are covered by
warranties. Over and above the purchase price
paid for the product, consumers frequently pay a premium for
extended or enhanced warranty coverage for the products they purchase.

IV. Text Search Results from Dialog - NPL

A. Abstract Databases

? show files;ds;cost;logoff hold

File 471:New York Times Fulltext 1980-2009/Sep 14

(c) 2009 The New York Times

File 139:EconLit 1969-2009/Aug

(c) 2009 American Economic Association

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 474:New York Times Abs 1969-2009/Sep 14

(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Sep 14

(c) 2009 The New York Times

File 35:Dissertation Abs Online 1861-2009/Aug

(c) 2009 ProQuest Info&Learning

File 65:Inside Conferences 1993-2009/Sep 14

(c) 2009 BLDSC all rts. reserv.

File 141:Readers Guide 1983-2009/Aug

(c) 2009 The HW Wilson Co

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug

(c) 2009 The HW Wilson Co.

File 256:TecTrends 1982-2009/Sep W1

(c) 2009 Info.Sources Inc. All rights res.

File 2:INSPEC 1898-2009/Sep W1

(c) 2009 The IET

Set	Items	Description
S1	74547	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S2	74547	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S3	35437	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLARY OR BESIDES
S4	1308	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMENDED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR - ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE - OR CHARGES OR COST OR COSTS OR VALUATION)
S5	104	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKING)())OWNERSHIP)
S6	5144	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)-

((OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY

S7	69	S3(3W)S4
S8	29	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	0	S2(S)S3(S)S4(S)S5(S)S6
S11	7	S2(S)S3(S)S4(S)S6
S12	170	S2 AND S3 AND S4 AND S6
S13	16	S7(S)S12
S14	17	S2 AND (S3(4W)S4) AND S6
S15	21	S11 OR S13 OR S14
S16	16	S15 NOT (PY>2003 OR PD=20030103:20031231)
S17	16	RD (unique items)

17/6/1 (Item 1 from file: 471)
04229423 188123020526
In the Region/New Jersey; In Spring, Montclair's Talk Turns to Housing Prices
Sunday May 26 2002
Word Count: 1639

17/6/2 (Item 2 from file: 471)
03799182 427578980615
A New Sign in the Suburbs: Sold Out; Buyers Are Scrambling to Find Houses
in a Booming Market
Monday June 15 1998
Word Count: 1779

17/6/3 (Item 3 from file: 471)
03708825 514446970807
PG&E Will Buy 18 Power Plants In New England
Thursday August 7 1997
Word Count: 921

17/6/4 (Item 4 from file: 471)
03117256 000698960310
Manhattan Sales Help Other Boroughs
Sunday March 10 1996
Word Count: 3154

17/6/5 (Item 5 from file: 471)
02868297 363413940927
H.M.O. Drug Plans Are No Consumer Bargain
Tuesday September 27 1994
Word Count: 456

17/6/6 (Item 6 from file: 471)
02820369 503525940320
Business Diary: March 13-18
Sunday March 20 1994
Word Count: 1578

17/6/7 (Item 7 from file: 471)
02633950 285617930502
Honda's Ugly Little Secret
Sunday May 2 1993
Word Count: 2739

17/6/8 (Item 8 from file: 471)
02493306 594512921120
Building in Foreclosure; Sale of Condos in Queens To Resume With Auction
Friday November 20 1992
Word Count: 818

17/6/9 (Item 9 from file: 471)
01681203 050003880925
THE M.D. WHO WOULD BE A TYCOON
Sunday September 25 1988
Word Count: 4763

17/6/10 (Item 10 from file: 471)
01469794 183211870816
TALKING: CONVERTIBLES; Buyers Get Options on Mortgages
Sunday August 16 1987
Word Count: 1059

17/6/11 (Item 11 from file: 471)
00044088 068772801215
IRAN, IRAQ CLASH IN FACE OF PLEAS FOR OPEC UNITY
Monday December 15 1980
Word Count: 1298

17/6/12 (Item 1 from file: 139)
393536
TITLE: The Pricing of Options on Ninety-Day Bank Accepted Bill Futures Contracts
PUBLICATION DATE: 1996

17/6/13 (Item 1 from file: 583)
06665150
Telefonica leva a Sudeste Celular
BRAZIL: SUDESTE CELULAR TO TELEFONICA SA
30 Jul 1998

17/6/14 (Item 2 from file: 583)
06196750
Coors causing ferment in beer market
JAPAN: BETTER OUTLOOK FOR FOREIGN BEER IN JAPAN
31 August 1995

17/6/15 (Item 3 from file: 583)
03768164
Housing slump raises cost of loan guarantees
UK - MORTGAGE GUARANTEE PREMIUMS COULD RISE
11 October 1990

17/6/16 (Item 1 from file: 2)
03826796
Title: Sick computers: do you need medicare? [maintenance contracts]
Publication Date: Jan. 1987
INSPEC Update Issue: 1987-007
Copyright: 1987, IEE

17/3,K/2 (Item 2 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2009 The New York Times. All rts. reserv.

03799182 NYT Sequence Number: 427578980615 (USE FORMAT 7 FOR FULLTEXT)
A New Sign in the Suburbs: Sold Out; Buyers Are Scrambling to Find Houses
in a Booming Market
JOSEPH BERGER
New York Times, Late Edition - Final ED, COL 02, P 1
Monday June 15 1998
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext
SECTION HEADING: SECTB
Word Count: 1779
... In such a market, it even helps to bribe -- legally, of course.
Karla Renz-Mcleod and Steven McLeod of Forest Hills, Queens, fell in...

...Sunday, the highest was from someone who had not only offered more than
\$100,000 beyond the asking price but was also willing to
put up enough assets to forgo a mortgage approval and...

...deal for a waterfront ranch house in Oceanside, in Nassau County. Mr.
Shriberg signed a contract and sent in an \$11,500 deposit, but the
seller never put his signature on the contract or cashed the check.
Instead, the owner sold the house privately -- no broker was involved...

17/3,K/7 (Item 7 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2009 The New York Times. All rts. reserv.

02633950 NYT Sequence Number: 285617930502 (USE FORMAT 7 FOR FULLTEXT)
Honda's Ugly Little Secret
DORON P. LEVIN
New York Times, Late Edition - Final ED, COL 2, P 1
Sunday May 2 1993
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext
SECTION HEADING: SECT3
Word Count: 2739
... Honda increased his supply of cars. With the models selling quickly,
often at prices well above their suggested retail price,
Mr. Roulette grew prosperous enough to afford a second Honda dealership.

...But all that changed when the energy crisis in the mid-1970's put a
premium on light, fuel-efficient cars from Japan.

...to forgo their favorite color and choices of options.
Some dealers began to raise prices above Honda's suggested
retail price, frankly disclosing "additional dealer

profit" as the reason; other times they added "options" that didn't cost them much, like pinstriping and undercoating, and then charged hundreds...

...I can remember was a \$12,000 Honda Prelude that I sold for \$5,000 above list price," Mr. Roulette said. "My gross profit was at least \$7,000."

...dealer in Ohio, they will learn that he thinks he had no choice but to bribe executives.

...t get financing, the deal fell through. Mr. Mixon sued in 1991 for breach of contract. The lawsuit was settled earlier this month, but the terms were not made public.

...Jo Shepherd, Honda dealers in Concord, Calif., sued the company in 1991, alleging breach of contract. Mr. Shepherd said he lost money when forced to sell his dealership after Honda failed...

... In 1988, Tom Roulette sued Honda in California, accusing the company of breaking a contract under which he was to have been awarded an Acura luxury-car franchise in San...

...days a decade ago when Civics and Accords regularly sold for as much as \$500 above the suggested retail price.

17/3,K/15 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

03768164

Housing slump raises cost of loan guarantees

UK - MORTGAGE GUARANTEE PREMIUMS COULD RISE

Daily Telegraph (DT) 11 October 1990 p28

... the housing slump feeding through to insurers could lead to a large increase in mortgage guarantee premiums, which are paid by most housebuyers seeking to borrow over 80% of the value of a property. The insurance offers protection to building societies and banks against a buyer defaulting. The premiums come to 3-8% of the amount borrowed above 80% of the purchase price. Most of the mortgage guarantee business, amounting to GBP100-200 mil/y in premium income, is handled by Eagle Star, Sun Alliance and Legal & General. Eagle Star made a special provision of GBP40 mil against its commercial mortgage guarantee activities earlier in 1990, Legal & General set aside a further GBP7.5 mil in 1989...

B. Full-text Databases

Full text NPL files - 1

? show files;ds;cost;logoff hold

File 20:Dialog Global Reporter 1997-2009/Sep 13

(c) 2009 Dialog

Set	Items	Description
S1	1163457	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(-FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR -COMPENSATION)
S2	1163457	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(-FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR -COMPENSATION)
S3	782061	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLA- RY OR BESIDES
S4	37833	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMEND- ED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR - ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE - OR CHARGES OR COST OR COSTS OR VALUATION)
S5	4980	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKI- NG)()OWNERSHIP)
S6	123379	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)- ()(OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY
S7	1110	S3(3W)S4
S8	267	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	76	S2(S)S3(S)S4(S)S5(S)S6
S11	0	S7(S)S10
S12	52	S2(S)(S5 OR S6)(S)S7
S13	128	S10 OR S12
S14	14	S13 NOT (CONFERENCE()CALL OR (FIRST OR 1ST OR SECOND OR 2ND OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR - INTERIM)()(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT OR (8 OR 10)()(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR WEBINAR)
S15	5	S14 NOT (PY> 2003 OR PD= 20030103:20031231)
S16	5	RD (unique items)

16/6/1

17708693

German firm wins PARCO export contract

July 06, 2001
WORD COUNT: 164

16/6/2
13892253
Stocks up, real rallies on Banespa sale auction
November 21, 2000
WORD COUNT: 413

16/6/3
13876314
Stocks end higher, real rallies on Banespa sale auction
November 20, 2000
WORD COUNT: 413

16/6/4
12752019
Stocks up on hopes of ratings upgrade; Petrobras
September 08, 2000
WORD COUNT: 374

16/6/5
08812260
AES Corp. signs contract for Cesp Tiete generator
December 20, 1999
WORD COUNT: 134

16/3,K/5
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

08812260

AES Corp. signs contract for Cesp Tiete generator

BRAZILIAN FINANCIAL WIRE

December 20, 1999

JOURNAL CODE: WBFW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 134

... de Geracao de Energia Eletrica Paranapanema for R\$ 1.24 billion,
with a 90% premium over the minimum asking price.
Companhia de Geracao de Energia Eletrica Parana is slated to be placed for
auction in...

Full text NPL files - 2

? show files;ds;cost;logoff hold
 File 634: San Jose Mercury Jun 1985-2009/Sep 11
 (c) 2009 San Jose Mercury News
 File 610: Business Wire 1999-2009/Sep 14
 (c) 2009 Business Wire.
 File 613: PR Newswire 1999-2009/Sep 14
 (c) 2009 PR Newswire Association Inc
 File 810: Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813: PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 997: Newsroom 2000-2003
 (c) 2009 Dialog
 File 626: Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 File 268: Banking Info Source 1981-2009/Sep W1
 (c) 2009 ProQuest Info&Learning

Set	Items	Description
S1	797802	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S2	797802	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S3	606763	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLA- RY OR BESIDES
S4	42461	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMEND- ED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR - ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE - OR CHARGES OR COST OR COSTS OR VALUATION)
S5	10322	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKI- NG)()OWNERSHIP)
S6	117281	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)- ()(OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY
S7	1413	S3(3W)S4
S8	257	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	34	S2(S)S3(S)S4(S)S5(S)S6
S11	43	S2(S)(S5 OR S6)(S)S7
S12	75	S10 OR S11
S13	69	RD (unique items)
S14	30	S13 NOT (PY>2003 OR PD=20030103:20031231)

14/6/1 (Item 1 from file: 813)
0739300 SD002
LIGAND AND WYETH-AYERST INITIATE SEX STEROID WOMEN'S HEALTH COLLABORATION
DATE: September 7, 1994
WORD COUNT: 742

14/6/2 (Item 1 from file: 997)
0527526930 15YZ0U9K
S-3: VERIZON VIRGINIA INC
EDGAR Online Forms
Tuesday, October 15, 2002
WORD COUNT: 58,051

14/6/3 (Item 2 from file: 997)
0402544581 15R51CK4
California shorts a circuit: should Canadians trust the wiring diagram?
C.D. Howe Institute Commentary
Friday, February 15, 2002
WORD COUNT: 14,999

14/6/4 (Item 3 from file: 997)
0401003185 15R2033J
WES - HALF YEARLY REPORT 2/7 (P)
Australian Stock Exchange
Tuesday, February 12, 2002
WORD COUNT: 988

14/6/5 (Item 4 from file: 997)
0364027103 15NS0UGY
[DJ] Midday US Spot Crude -2: January Cusiana Program Released
FWN FINANCIAL NEWS
Monday, December 3, 2001
WORD COUNT: 697

14/6/6 (Item 5 from file: 997)
0364026927 15NS0U9G
[DJ] Midday US Spot Crude: LLS Back Down As P-plus Rises
FWN FINANCIAL NEWS
Monday, December 3, 2001
WORD COUNT: 503

14/6/7 (Item 6 from file: 997)

0354019055 15N40LMG
10-Q: UCAR INTERNATIONAL INC
EDGAR Online
Wednesday, November 14, 2001
WORD COUNT: 14,233

14/6/8 (Item 7 from file: 997)
0298544104 15JP1C27
AT PLASTICS INC - Second Quarter Results (Part 1 of 2).
Market News Publishing
Monday, July 30, 2001
WORD COUNT: 3,860

14/6/9 (Item 8 from file: 997)
0296005087 15JJ04YY
BTO - APPOINTS BOVIS LEND LEASE/FOSTER&PARTNER 1/2 (S)
Australian Stock Exchange
Wednesday, July 25, 2001
WORD COUNT: 689

14/6/10 (Item 9 from file: 997)
0286510729 15HX0AH8
German firm wins PARCO export contract
ASIA PULSE
Friday, July 6, 2001
WORD COUNT: 174

14/6/11 (Item 10 from file: 997)
0286034338 15HW11K1
Halladale Group PLC Final Results
Regulatory News Service (RNS)
Thursday, July 5, 2001
WORD COUNT: 5,767

14/6/12 (Item 11 from file: 997)
0285032480 15HU0ZQZ
Scot. and Newcastle Final Results
Regulatory News Service (RNS)
Tuesday, July 3, 2001
WORD COUNT: 5,376

14/6/13 (Item 12 from file: 997)

0212514436 15C90G33
BRIDGE UPDATE-COMPANY NEWS: BP Amoco Q4 adjusted... - Part 2
FWN SELECT
Tuesday, February 13, 2001
WORD COUNT: 10,031

14/6/14 (Item 13 from file: 997)
0206566843 15AX218U
Going, going ... gone.(traded endowment policies)(Statistical Data Included)
What Investment
Thursday, February 1, 2001
WORD COUNT: 4,422

14/6/15 (Item 14 from file: 997)
0179509204 159708ZM
BRIDGE UPDATE--OIL:Vessel to load at Iraqi port without paying...
FWN FINANCIAL NEWS
Tuesday, December 12, 2000
WORD COUNT: 957

14/6/16 (Item 15 from file: 997)
0179013153 15960EV0
NYMEX Oil Review: Crude up amid Iraq; late rally sets new high
FWN FINANCIAL NEWS
Monday, December 11, 2000
WORD COUNT: 891

14/6/17 (Item 16 from file: 997)
0179013146 15960EUT
BRIDGE UPDATE-COMMODITIES: Energy boosts CRB to 1-week high
FWN FINANCIAL NEWS
Monday, December 11, 2000
WORD COUNT: 916

14/6/18 (Item 17 from file: 997)
0179012412 15960E3V
IPE Oil: Dec gas oil sheds gains, front spread narrows
FWN FINANCIAL NEWS
Monday, December 11, 2000
WORD COUNT: 601

14/6/19 (Item 18 from file: 997)

0179011765 15960CHN
IPE Oil: Jan Brent jumps 40c on US buying, new Iraq worry
FWN FINANCIAL NEWS
Monday, December 11, 2000
WORD COUNT: 544

14/6/20 (Item 19 from file: 997)
0179011692 15960CFC
BRIDGE UPDATE--OIL:Iraq asking for 40c premium on exports from...
FWN FINANCIAL NEWS
Monday, December 11, 2000
WORD COUNT: 999

14/6/21 (Item 20 from file: 997)
0171001153 158Q0140
Fresh fields for a new landed gentry
SUNDAY TELEGRAPH (UK)
Sunday, November 26, 2000
WORD COUNT: 1,276

14/6/22 (Item 21 from file: 997)
0170011246 158N0AZF
BRIDGE UPDATE--OIL: Iraq makes fresh threat to halt oil exports
FWN FINANCIAL NEWS
Friday, November 24, 2000
WORD COUNT: 823

14/6/23 (Item 22 from file: 997)
0169512192 158M0CWZ
IPE Oil: Brent ends firmer on Mideast tensions, cold weather
FWN FINANCIAL NEWS
Thursday, November 23, 2000
WORD COUNT: 484

14/6/24 (Item 23 from file: 997)
0168011200 158J0AXZ
Iraqi oil buyers: Premium row may delay 9th oil-for-aid phase
FWN FINANCIAL NEWS
Monday, November 20, 2000
WORD COUNT: 472

14/6/25 (Item 24 from file: 997)

0166509849 158F09MS
IPE Oil: Brent seen 50c down as Saudis call for lower prices
FWN FINANCIAL NEWS
Friday, November 17, 2000
WORD COUNT: 560

14/6/26 (Item 25 from file: 997)
0166509826 158F09M1
BRIDGE UPDATE--OIL: User-producer meet faces hurdles amid firm ...
FWN FINANCIAL NEWS
Friday, November 17, 2000
WORD COUNT: 902

14/6/27 (Item 26 from file: 997)
0166509694 158F09GX
IPE Oil: Brent weaker as Saudis commit to prices below \$30/bbl
FWN FINANCIAL NEWS
Friday, November 17, 2000
WORD COUNT: 582

14/6/28 (Item 27 from file: 997)
0166016441 158E0J1S
BRIDGE UPDATE--OIL: Royal family wants oil under \$30
FWN FINANCIAL NEWS
Thursday, November 16, 2000
WORD COUNT: 888

14/6/29 (Item 28 from file: 997)
0133529079 156C0WEQ
Sirdar PLC Proposed Acqn/Final Rslts
Regulatory News Service (RNS)
Thursday, September 14, 2000
WORD COUNT: 3,945

14/6/30 (Item 29 from file: 997)
0107008662 154Q08GP
* AAP MARKETS WRAP TUESDAY, JULY 25, 2000
Australian Associated Press
Tuesday, July 25, 2000
WORD COUNT: 2,486

14/3,K/10 (Item 9 from file: 997)
DIALOG(R)File 997:Newsroom 2000-2003
(c) 2009 Dialog. All rts. reserv.

0286510729 15HX0AH8

German firm wins PARCO export contract
ASIA PULSE

Friday, July 6, 2001

JOURNAL CODE: AGJX LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire ISSN: 0739-0548

WORD COUNT: 174

TEXT:

...awarded the contract to Germany's VEBA at a premium of \$ 3.5 per tonne over Singapore's standard prices prevailing at that time.

VEBA previously won the contract for April-June period, he said. Of the five parties, VEBA's rates were the...

...from the deal. In June, PARCO completed the shipment of 75,000 tonnes (April-June contract) to Middle East and the contract was awarded to VEBA at the rate of \$240 per tonne on FOB basis. PARCO...

14/3,K/29 (Item 28 from file: 997)
DIALOG(R)File 997:Newsroom 2000-2003
(c) 2009 Dialog. All rts. reserv.

0133529079 156C0WEQ

Sirdar PLC Proposed Acqn/Final RsIts
Regulatory News Service (RNS)

Thursday, September 14, 2000

JOURNAL CODE: APFW LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 3,945

...the commercial market. In 1994, the Company strengthened its carpet tile product range with the addition of the Carpet Tile Company. Sirdar's Floor Coverings Division now offers approximately 50 different product lines primarily aimed at the contract flooring market.

Earlier this year, the Board undertook...to an amount of goodwill, approximately #14.2 million, which will be capitalised and amortised over a period of 20 years.

The Directors expect the Acquisition to be immediately earnings enhancing...basis, this definition would limit borrowings post the Acquisition to #28.3 million.

Accordingly, in addition to the resolution to approve the proposed Acquisition, the Directors propose a resolution to include...

< removed unnecessary information >

Full text NPL files - 3

? show files;ds;cost;logoff hold
 File 249:Mgt. & Mktg. Abs. 1976-2007Apr W5
 (c) 2007 Pira International
 File 9:Business & Industry(R) Jul/1994-2009/Sep 12
 (c) 2009 Gale/Cengage
 File 13:BAMP 2009/Sep 10
 (c) 2009 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2009/Sep 12
 (c) 2009 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2009/Aug 19
 (c) 2009 Gale/Cengage
 File 47:Gale Group Magazine DB(TM) 1959-2009/Aug 31
 (c) 2009 Gale/Cengage
 File 75:TGG Management Contents(R) 86-2009/Aug W3
 (c) 2009 Gale/Cengage
 File 148:Gale Group Trade & Industry DB 1976-2009/Aug 26
 (c) 2009 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group

Set	Items	Description
S1	1107640	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY() BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S2	1107640	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY() BACK)(2N)(- FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR - COMPENSATION)
S3	858012	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLA- RY OR BESIDES
S4	69807	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMEND- ED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR - ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE - OR CHARGES OR COST OR COSTS OR VALUATION)
S5	13067	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKI- NG)()OWNERSHIP)
S6	171716	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)- ()(OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY
S7	1724	S3(3W)S4
S8	365	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	5	S2(S)S3(S)S4(S)S5(S)S6
S11	226	S2(S)S3(S)S4(S)(S5 OR S6)
S12	13	S7(S)S11

S13 14 S2(S)(S5 OR S6)(S)S7
S14 14 S12 OR S13
S15 7 S14 NOT (PY> 2003 OR PD= 20030103:20031231)
S16 6 RD (unique items)

16/6/1 (Item 1 from file: 15)
01082165 97-31559 ** USE FORMAT 7 OR 9 FOR FULL TEXT**
Guarantee Warranty Loyalty
Sep 1995 LENGTH: 3 Pages
WORD COUNT: 1900

16/6/2 (Item 1 from file: 16)
09090503 Supplier Number: 78916982 (USE FORMAT 7 FOR FULLTEXT)
Iraq Dodges UN in \$70 Million Crude Export Bid.(Brief Article)
Oct 5, 2001
Word Count: 612

16/6/3 (Item 2 from file: 16)
03188005 Supplier Number: 44363346 (USE FORMAT 7 FOR FULLTEXT)
The Japanese Experience
Jan 17, 1994
Word Count: 844

16/6/4 (Item 3 from file: 16)
01356573 Supplier Number: 41606067
Housing slump raises cost of loan guarantees
Oct 11, 1990

16/6/5 (Item 1 from file: 47)
06567632 SUPPLIER NUMBER: 96306462 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Current labor statistics.(2000 and 2001)
Sept, 2002
WORD COUNT: 28526 LINE COUNT: 09227

16/6/6 (Item 1 from file: 148)
07509257 SUPPLIER NUMBER: 15798532 (USE FORMAT 7 OR 9 FOR FULL TEXT)
LIGAND AND WYETH-AYERST INITIATE SEX STEROID/WOMEN'S HEALTH
COLLABORATION
Sept 7, 1994
WORD COUNT: 814 LINE COUNT: 00070

16/3,K/3 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

03188005 Supplier Number: 44363346 (USE FORMAT 7 FOR FULLTEXT)

The Japanese Experience

APS Review Downstream Trends, v42, n2, pN/A

Jan 17, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 844

... With Arabian Light long established as a marker, official OPEC selling prices were lower than market prices. But OPEC NOCs imposed special premia over official postings. In some Gulf countries power brokers close to the top added their own commissions over the selling price and made big fortunes. In Iraq the special "access premium" over the price went as high as \$8/barrel in one known case. BP and Shell...

...March 1980, at the height of the fever, committing themselves to pay a \$3.50 premium over the government selling price to obtain supplies. The market quickly turned and they found themselves hit by a government prices that lagged the market down, and by the premium. Kuwait refused to review the contract, with a residue of bitterness said to have re-emerged when the issue of the...

16/3,K/4 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

01356573 Supplier Number: 41606067

Housing slump raises cost of loan guarantees

Daily Telegraph, p28

Oct 11, 1990

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

...the housing slump feeding through to insurers could lead to a large increase in mortgage guarantee premiums, which are paid by most housebuyers seeking to borrow over 80% of the value of a property. The insurance offers protection to building societies and banks against a buyer defaulting. The premiums come to 3-8% of the amount borrowed above 80% of the purchase price. Most of the mortgage guarantee business, amounting to GBP100-200 mil/y in premium income, is handled by Eagle Star, Sun Alliance and Legal & General. Eagle Star made a special provision of GBP40 mil against its commercial mortgage guarantee activities earlier in 1990, Legal & General set aside a further GBP7.5 mil in 1989...

Full text NPL files - 4

? show files;ds;cost;logoff hold

File 275:Gale Group Computer DB(TM) 1983-2009/Aug 13

(c) 2009 Gale/Cengage

File 485:Accounting & Tax DB 1971-2009/Sep W1

(c) 2009 ProQuest Info&Learning

File 621:Gale Group New Prod.Annou.(R) 1985-2009/Aug 05

(c) 2009 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 19

(c) 2009 Gale/Cengage

File 267:Finance & Banking Newsletters 2008/Sep 29

(c) 2008 Dialog

File 624:McGraw-Hill Publications 1985-2009/Sep 14

(c) 2009 McGraw-Hill Co. Inc

File 625:American Banker Publications 1981-2008/Jun 26

(c) 2008 American Banker

File 56:Computer and Information Systems Abstracts 1966-2009/Aug

(c) 2009 CSA.

Set	Items	Description
S1	370499	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(-FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR -COMPENSATION)
S2	370499	PREMIUM OR BRIBE OR (BOOKING OR BUYBACK OR BUY()BACK)(2N)(-FEE OR CHARGE OR PAYMENT OR CONSIDERATION OR REMUNERATION OR -COMPENSATION)
S3	285087	ABOVE OR BEYOND OR ADDED OR ADDENDUM OR ADDITION?? OR EXTRA OR SUPPLEMENTA?? OR DIFFERENT OR SEPARATE OR OVER OR ANCILLARY OR BESIDES
S4	21903	MSRP OR SRP OR (ASKING OR STICKER OR PURCHASE OR RECOMMENDED OR SELLING OR REGULAR OR RETAIL OR NORMAL OR SUGGESTED OR -ORDINARY OR STANDARD)()(PRICE OR PRICES OR PRICING OR CHARGE -OR CHARGES OR COST OR COSTS OR VALUATION)
S5	4153	(TIME OR DATE OR DAY OR PROMPT OR EXPEDITED OR POSTPONED OR DELAYED OR SCHEDULED)(1N)(DELIVERY OR DELIVERED OR DELIVERING OR SHIPMENT OR SHIPPED OR SHIPPING OR (TAKE OR TAKES OR TAKING)()OWNERSHIP)
S6	54357	CONTRACT OR (MUTUAL OR RECIPROCAL OR BILATERAL OR BINDING)-()(OBLIGATION OR AGREEMENT) OR GUARANTEE OR GUARANTY
S7	473	S3(3W)S4
S8	131	S2(10N)S7
S9	0	S5(S)S6(S)S8
S10	1	S2(S)S3(S)S4(S)S5(S)S6
S11	103	S2(S)S3(S)S4(S)(S5 OR S6)
S12	7	S2(S)(S5 OR S6)(S)S7
S13	29	S2(S)(S3(10N)S4)(S)(S5 OR S6)
S14	29	S12 OR S13

S15 18 S14 NOT (PY>2003 OR PD= 20030103:20031231)
S16 16 RD (unique items)

16/6/1 (Item 1 from file: 485)

00615533 ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
The evolution of lease-purchase guidelines in the state of Texas
WORD COUNT: 4667 LINE COUNT: 424
Winter 1996

16/6/2 (Item 2 from file: 485)

00495598 ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
Rev. Rul. 94-75 WORD COUNT: 3962 LINE COUNT: 360
Dec 12, 1994

16/6/3 (Item 3 from file: 485)
00028976
DEPRECIATION OF RENTAL PREMIUMS - IS A CONTRACTUAL SOLUTION IN THE OFFING
FALL 1975

16/6/4 (Item 1 from file: 621)
01555927 Supplier Number: 47873836 (USE FORMAT 007 FOR FULLTEXT)
Go 2 What's New Beats Back to School Sale Prices!!
July 31, 1997
Word Count: 603

16/6/5 (Item 1 from file: 636)
05103701 Supplier Number: 78916982 (USE FORMAT 7 FOR FULLTEXT)
Iraq Dodges UN in \$70 Million Crude Export Bid.(Brief Article)
Oct 5, 2001
Word Count: 612

16/6/6 (Item 2 from file: 636)
04157451 Supplier Number: 54495609 (USE FORMAT 7 FOR FULLTEXT)
TELEPHONY.
April 27, 1999
Word Count: 2949

16/6/7 (Item 3 from file: 636)
02269467 Supplier Number: 44363346 (USE FORMAT 7 FOR FULLTEXT)

The Japanese Experience
Jan 17, 1994
Word Count: 844

16/6/8 (Item 1 from file: 267)
04558008
Benefit Of Clout: Combining equity split-dollar insurance with other,
little-used financial planning tools can open up a wealth of
benefit-planning opportunities.
November 1, 1999
WORD COUNT: 2211
(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

16/6/9 (Item 2 from file: 267)
04547409
An Uneven Performance: The Dow may have hit 10,000 last week, but Wall
Street's underwriters saw the first quarter's activity from a different perspective
April 5, 1999
WORD COUNT: 5057
(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

16/6/10 (Item 3 from file: 267)
00028045
Will Foreign Firms Play Catch-Up?
January/February, 1997
WORD COUNT: 1244
(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

16/6/11 (Item 1 from file: 624)
01304526
DUKE'S BRAZIL GENERATOR SELLS 40 MW FOR 2003-2004 DELIVERY, VIA AUCTION
December 19, 2002
WORD COUNT: 282

16/6/12 (Item 2 from file: 624)
00896289
TO BUY OR NOT TO BUY?: Leasing may save you time, if not money
November 24, 1997
WORD COUNT: 362

16/6/13 (Item 3 from file: 624)
00775844

WM MINING SELLS TO ONTARIO HYDRO; DOC RULES ON UZBEK APPENDIX C ISSUES
June 17, 1996
WORD COUNT: 1,758

16/6/14 (Item 4 from file: 624)
0569470
TEXAS CO-OP TO HEAR DETAILS OF TU ELECTRIC BUYOUT OFFER
April 25, 1994
WORD COUNT: 417

16/6/15 (Item 5 from file: 624)
0566585
LAMAR COUNTY IN TEXAS MULLS COMPETING BUYOUT BIDS FROM TU ELECTRIC,
OTHERS
April 22, 1994
WORD COUNT: 395

16/6/16 (Item 6 from file: 624)
0168367
ATLANTIC COAST
October 3, 1989
WORD COUNT: 317

16/3,K/1 (Item 1 from file: 485)
DIALOG(R)File 485:Accounting & Tax DB
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00615533 ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

The evolution of lease-purchase guidelines in the state of Texas
Bunch, Beverly S

Public Budgeting & Finance v16 n4 PP: 114-124 Winter 1996

ISSN: 0275-1100 JRNL CODE: PBF

WORD COUNT: 4667 LINE COUNT: 424

Accounting & Tax DB_1971-2009/Sep W1

...TEXT: The state would have the option to purchase the building on an annual basis. The purchase price would decline over time, reaching a level of \$1 at the end of twenty years. However, if the state purchased the facility in the early years of the contract, a premium, in essence a prepayment penalty, would be imposed.

16/3,K/10 (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

00028045

Will Foreign Firms Play Catch-Up?

Mergers & Acquisitions Journal

January/February, 1997 VOL: 31 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: INVESTMENT DEALERS DIGEST

LANGUAGE: ENGLISH WORD COUNT: 1244 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...1996, down sharply from the 49.6% average for the fourth quarter of 1995. The premium over stock price has several drawbacks. It deals only with publicly held targets, which comprise...

...is that the stock market itself has risen sharply in 1996.

But the stock price premium measurement is useful in demonstrating that stock prices have climbed faster than m&a purchase prices and in providing more evidence that premiums over stock prices tend to run inversely with general trends in the stock market. This supplies...

...plays more of a role in m&a pricing than stock prices and that premiums contract as the stock market goes up.

V. Additional Resources Searched

Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no results.